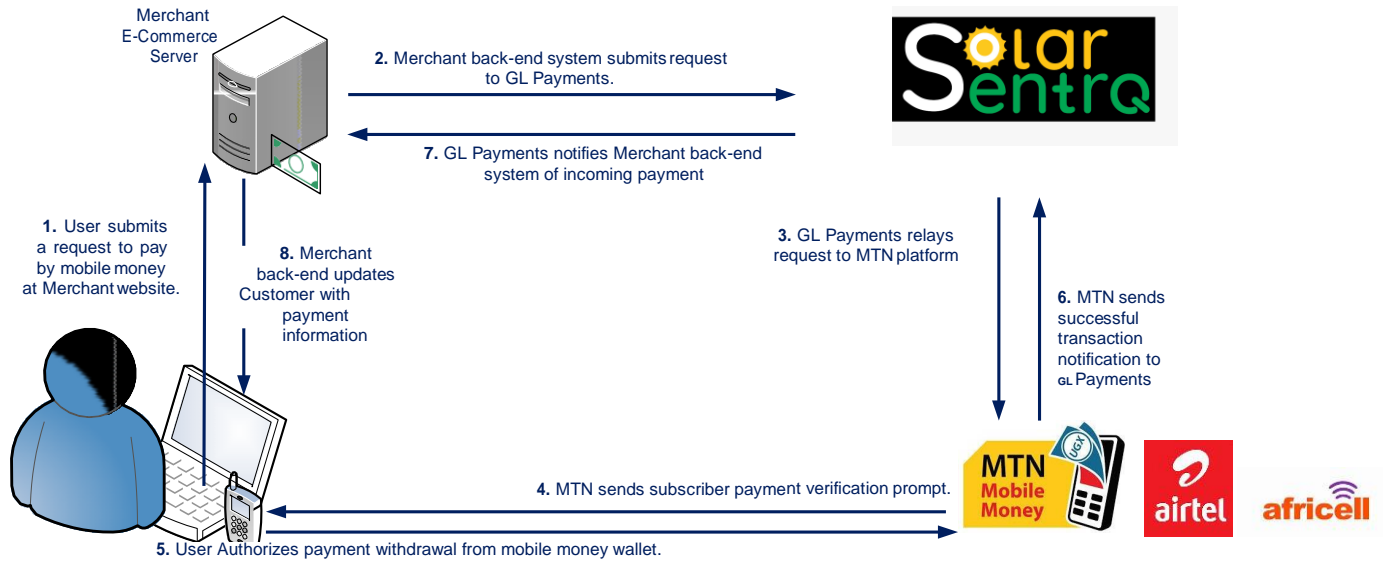
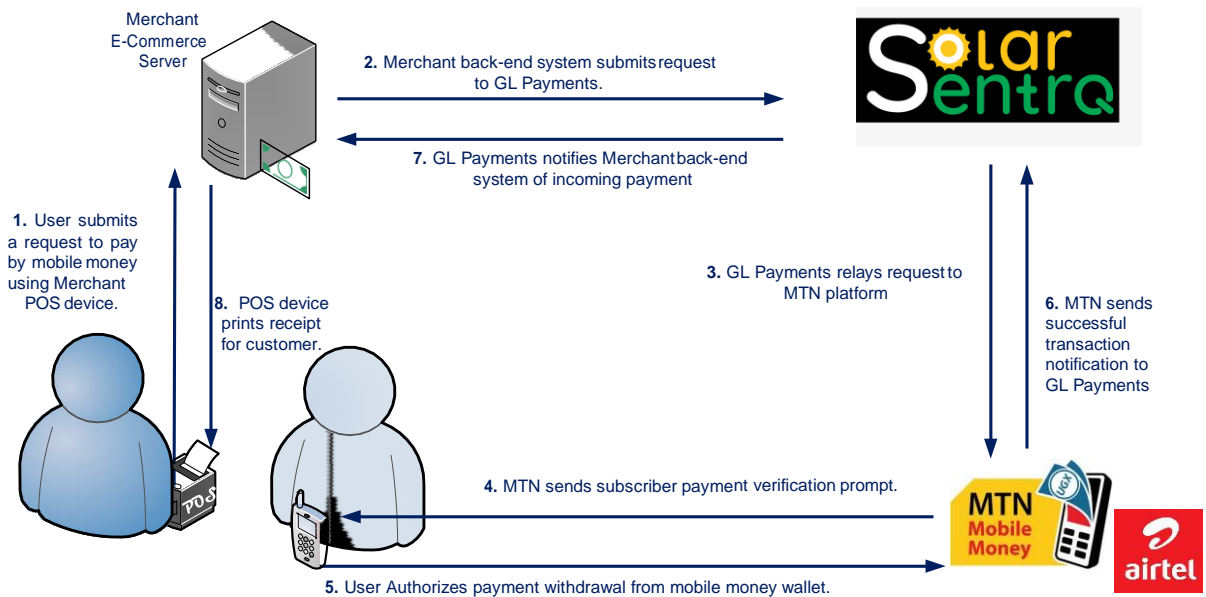


Flow 1: Online Payment Liquidation Process Flow

A: Using Merchant Website



B: Using Merchant POS Device





1. **Option A: Using Merchant Website:**

Customer goes to Merchant website and requests to pay using mobile money for goods/services or to fund an account on the Merchant system.

Option B: Using Merchant POS Device:

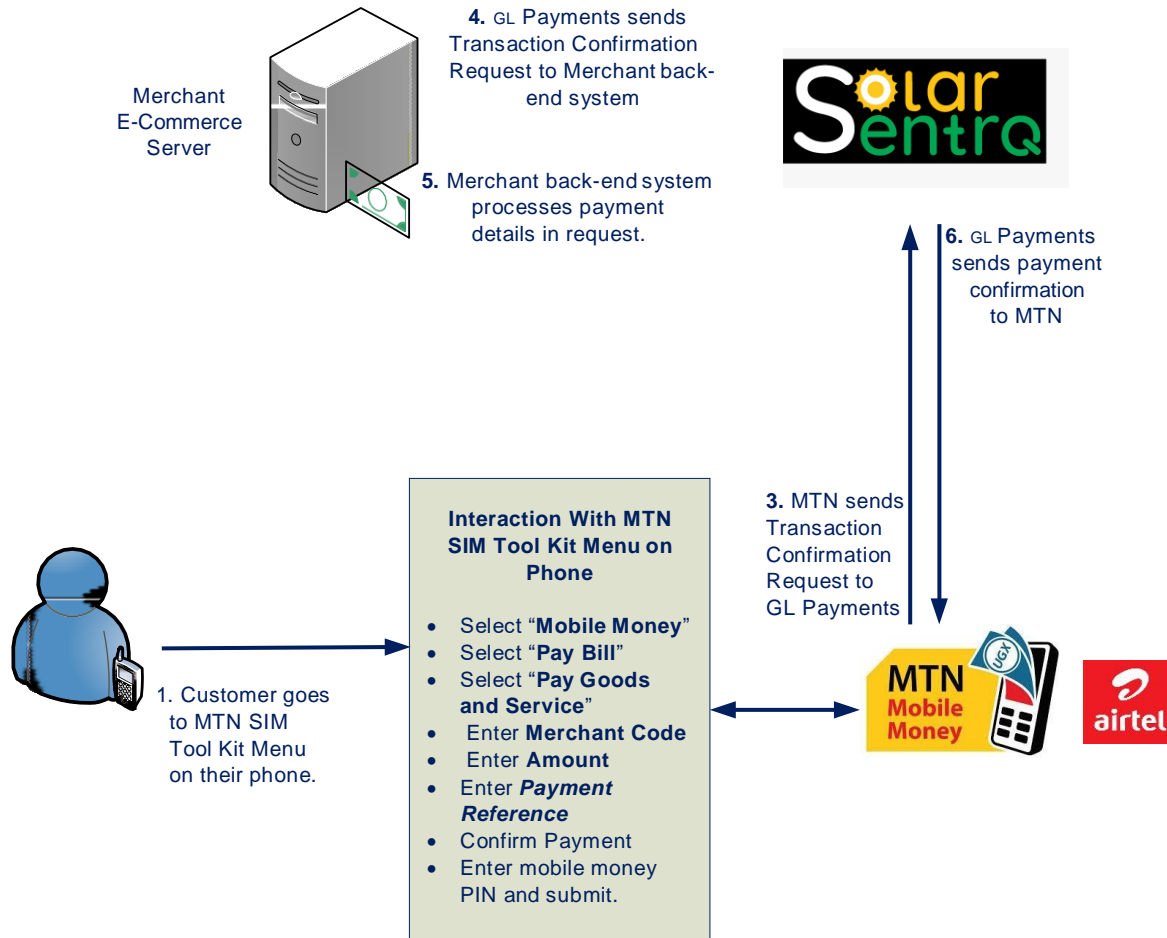
Customer goes to Merchant Point of Sale (POS) device and requests to pay using mobile money for goods/services or to fund an account on the Merchant system.

The customer will enter the mobile money phone number at the website and submit the payment request.

2. GL Payments will relay the mobile money payment request to the MTN Mobile Money platform.
3. Customer receives a payment verification prompt on their phone from MTN to authorize withdrawal from their mobile money wallet.
4. Customer enters their Mobile Money PIN to authorize the payment withdrawal.
5. MTN relays successful transaction notification to GL Payments and proceeds to credit the Merchant MTN mobile money account.
MTN will periodically liquidate received funds to a designated Merchant bank account.
6. GL Payments notifies Merchant back-end system via an IPN of incoming payment.
7. On notification the Merchant system will update the customer's payment details to reflect the received funds.

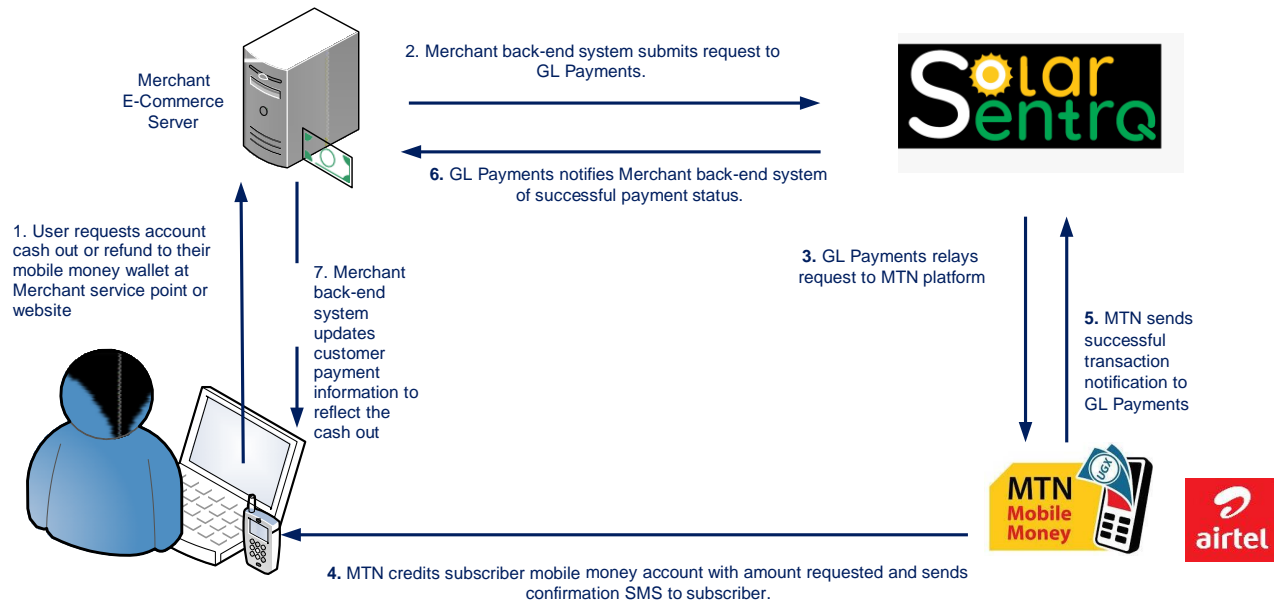
When using a POS device the Merchant will also print a receipt for the customer.

Flow 2: Payment via MTN Mobile Money Goods and Service Menu



- Customer goes to the MTN SIM Tool Kit (STK) Menu on their phone and:
 - ☞ Selects **"Mobile Money"**
 - ☞ Selects **"Pay Bill"**
 - ☞ Selects **"Pay Goods and Services"**
 - ☞ Enters **Merchant Code**
 - ☞ Enters **Amount**
 - ☞ Enters **Payment Reference** (This maybe a reference provided by the merchant or the customer account number on the merchant's system)
 - ☞ confirms the payment
 - ☞ enters their mobile money PIN and completes payment.
- MTN sends a Payment Confirmation Request to GL Payments.
- GL Payments sends a Request to MERCHANT back-end system via an IPN (Instant Payment Notification).
- Merchant system process the payment against the customer MERCHANT account or subscriber phone number and confirms the payment.
- GL Payments confirms the payment with MTN. On confirmation MTN credits the Merchant's mobile money account.
- Merchant updates the customer payment details on their system to reflect the received funds.

Flow 3: Cash out Payments via Mobile Money.



1. Customer goes to Merchant website and requests to cash out their account on the merchant system to their mobile money wallet.
Customer may also cancel an order for goods/services and request a refund to their mobile money wallet at Merchant website or service point.
2. GL Payments will relay the mobile money payment request to the MTN Mobile Money platform.
3. MTN credits subscriber mobile money account with amount.
The subscriber will receive a mobile money account deposit notification SMS.
4. MTN relays successful transaction notification to GL Payments.
5. GL Payments notifies Merchant back-end system of transaction status.
6. On a successful transaction notification the Merchant system will update the customer's payment details to reflect the cash out or refund.